

GEORGIA DEPARTMENT OF REVENUE E. F. T. PROGRAM

Known as: GA. EFT

On January 1, 1993, the Department of Revenue initiated a new system to electronically transfer tax payments to State bank accounts. Georgia Law (OCGA 48-2-32) allows the Revenue Commissioner to require any person or business owing more than \$10,000 in connection with any return, report or other document required to be filed with the Department of Revenue on or after July 1, 1992 to pay any such Sales Tax, Withholding Tax, Motor Fuel Distributor Tax, Corporate Estimated Income Tax or Individual Estimated Income Tax liability to the Revenue Department by electronic funds transfer.

The GA EFT is a simple process to send your payments to the Revenue Department electronically instead of writing and mailing checks. It is a safe, efficient means of making payments, using techniques that banks and businesses have used for years. Payments move almost instantaneously from the Taxpayer's account to the Revenue Department's account, ensuring that your payment is received by the due date.

Most businesses or individuals required to file by EFT are probably already using some form of electronic transfer to conduct financial transactions.

The following information is designed to help answer questions you might have about GA EFT, and assist you in filing through GA EFT. The Department of Revenue's goal is to make this a simple process that will benefit both you and the State of Georgia.

INFORMATION ABOUT GA EFT

Funds Transfer Date

Your funds will always be transferred on the first banking day after your call. You must **complete** your call **before 3:00 p. m. Eastern Time**, one business day before your tax due date. You may call earlier if it is convenient, but remember that **funds will be transferred the first banking day after you call.**

How EFT Works

GA EFT offers two options of payment – **ACH DEBIT/ACH CREDIT.**

Using the ACH DEBIT method is as easy as making a telephone call or entering information in your computer and mailing your completed tax form.

ACH-Credit is a method of electronically transferring funds. Unlike the ACH-Debit method, where the GA EFT Service Center debits the taxpayer's bank account, the ACH-Credit method requires the taxpayer to initiate the transfer.

What is an ACH transaction?

ACH is an abbreviation for Automated Clearing House. The ACH is a central distribution and settlement point, usually the Federal Reserve Bank, for the electronic clearing of debits and credits between financial institutions. Every day million of transactions occur all over the nations, with funds being deleted from, or added to, the balances of participating financial institution, which in turn reflect those transactions in their internal accounting for individual bank customers. Because it is the least expensive and most efficient method of moving money, it is becoming more widely used than any other transfer system.

What do I do when using the ACH Debit?

All you have to do is contact the EFT Service Center and **complete** your call **before 3:00 p. m. Eastern Time** the business day before your payment is due to relay brief information about your payment and the amount you are paying. When the call is completed and the information is verified, the amount you owe (and which you have authorized to be paid via your telephone call) is automatically debited from your bank account the first banking day after your call and transferred electronically into the Revenue Department's bank account. A verification code will be provided at the end of the call. **(Your call is complete only after you receive the 8-digit verification code.)**

Who Pays?

An individual or business owing more than \$10,000 in connection with any return may be required to make payment through GA EFT. Tax types include Sales Tax, Withholding Tax, Motor Fuel Distributors Tax, and Corporate Estimated Income Tax.

Telephone Reporting

If you wish to report by telephone, please indicate “Touch-Tone” or “Operator Assisted” on your Taxpayer Registration/Authorization Form (attached). Due to the number of errors associated with reporting through a live operator, GA EFT encourages the use of “Touch-Tone” when reporting by telephone

Costs

ACH Debit – no cost to the taxpayer.

ACH Credit – it depends on your financial instruction.

How do I make a payment if the due date falls on a weekend or holiday?

If the payment due date falls on a weekend or holiday, the payment will be due on the next business day. Since your call is made on the business day before the due date, you will still make your call prior to the holiday or weekend.

Example: Your Withholding Tax payment is due on Monday, January 15, and this is a bank holiday. Your call must be made on Friday, January 12, which is the last business day prior to the due date. Funds would not be debited from your account until Tuesday, January 16. When your regular payment date falls on a Monday, even if it is not a holiday, your call must be **completed before 3:00 p. m.** on the previous Friday, which is the last business day before the due date.

Note: The Department of Revenue will use banking holidays and not state holidays. Therefore, if the State of Georgia has a holiday which falls on a tax due date, your tax is still due on the due date. If that date is also a bank holiday, funds would be debited from your account as indicated earlier. (Banking Holidays and month in which they fall: **New Year’s & M. L. King-January; President’s Day-February; Memorial Day-May; Independence Day-July; Labor Day-September; Columbus Day-October; Veteran’s Day & Thanksgiving day-November; Christmas-December.**

Deadlines

You must contact the Service Center and complete your call **before 3:00 p. m. Eastern Time** the business day before your payment due date.

What about late payments?

Penalties and interest will be assessed if circumstances within your control caused a late payment or late filing of a tax return. In case of a delayed payment you are not responsible, you will be asked to furnish the verification number as proof of your attempt to transfer funds. If it is determined that you did attempt to transfer funds on a timely basis, your payment record will be corrected upon receipt of funds.

Can I volunteer to pay through EFT?

Yes, We do allow voluntary payment through EFT.

What do I do if I need to change my bank information?

You must complete an Information Change Form. You can obtain this form via the Internet at www.gatax.org or by calling 404-417-2220 (Metro Atlanta)/1-800-659-1855 (Outside Metro Atlanta).

Who do I call with EFT questions?

The GA EFT Section with Department of Revenue at 404-417-2220 or 1-800-659-1855

Will the banking information I provide to the Department of Revenue be confidential and secure?

The use of the EFT payment system provides a safe, proven, and efficient method of moving money from one account into another. All information provided to GA EFT is strictly confidential. With the ACH Debit, you control the amount of the payment and authorize each payment transaction through contact with the GA EFT Service Center. In addition, the GA EFT Service Center will provide a verification number for each transaction, which provides an audit trail to verify the accuracy of the information.

How do I contact the Department of Revenue to transfer tax payment?

You may contact GA EFT Service center by using one of two methods:

1. A touch-tone telephone using the dial pad to enter your payment data.
2. A telephone call which inks you directly with a live operator to whom you provide payment information.
3. Payment via internet.

Once information has been relayed, you will be given a unique verification code. No further action is required by you, except to mail your completed form/return. The Service Center communicated appropriate information to your bank through the Automated Clearing House. Your account is then debited.

Note: If you are using the Touch-Tone procedures to make your transmittal and you have a problem making the transfer, you should use the back-up voice instructions found on page 6 of your instruction packet.

Eligible Taxes

If you paid more than **\$10,000** in connection with any return within any of these categories of taxes, you **may** be required to file by EFT.

- Sales Tax
- Withholding Tax
- Motor Fuel Distributors Tax
- Corporate Estimated Income Tax

What if I get a busy signal?

If you get busy signal when you call the Service Center, please hang up and try again. You should be able to get a connection shortly.

Note: A large number of taxpayers make their transfer on the day prior to due date. Don't wait until the last minute to make you your call. If you should receive a busy signal and can't make a connection and complete your call before 3:00 p. m., you run risk of being assessed penalty and/or interest for paying late.

What should I do if a "0" amount is due?

No action is required if there is no tax due to the state.

Do I still submit my tax document?

Yes. Your tax return/coupon is still required quarterly/monthly for withholding tax payments. The completed tax return is used to verify payment and update agency records. **Failure to file a return will incur a penalty.** Write "EFT" at the top of return.

Can I continue to make payments as usual if I prefer not to use GA EFT?

No. If you fall within the required guidelines as stated in the new Georgia law (OCGA 48-2-32), you must pay your tax liability through EFT. **The law also provides for a 10% penalty of the amount due if timely payment is not transferred by means of EFT after notification to set-up your account.**

What if my tax liability decreases and I fall below the threshold set for EFT filers?

Once a taxpayer is registered, he will not automatically be taken off GA EFT. If tax levels change, or unique conditions arise, the taxpayer must provide a written explanation to the GA EFT Section in order to be removed.

Who do I contact if unable to make payment by due date?

You would call the GA EFT Section to obtain emergency guidelines. Call 404-417-2220 (Metro Atlanta)/1-800-659-1855 (Outside Metro Atlanta).

Note: Definition of an **Emergency**.

Emergency is defined as something that precludes the taxpayer from making timely payment through no fault of the taxpayer. Lack of funds in the taxpayer's account to cover the payment does not constitute an emergency. If an emergency is not determined under definition, and taxpayer does not make timely payment, the taxpayer may be subject to penalty and/or interest for paying and/or filing late.

How do I make changes to bank information or other information on the Taxpayer Registration/Authorization Form?

If you change banks, account number, or location you must notify the GA EFT Section in writing 30 days prior to the change. An Information Change Form will be mailed or faxed to the taxpayer. The taxpayer completes this form and mails/faxes it back to the GA EFT Section.

Mail to:

Georgia Department of Revenue
EFT Section
1800 Century Center Blvd Ste 17235
Atlanta, GA 30345

Or Fax (404) 417-2237 or (404) 417-2238

If you have further questions, visit www.gatax.org or call the GA EFT Section at:

404-417-2220 (Metro Atlanta)/1-800-659-1855 (Outside Metro Atlanta).
Monday through Friday 8:15 a. m. to 4:30 p. m.

HOW TO REGISTER

Attached is the Taxpayer Registration/Authorization Form. Please complete this form, which includes authorization signatures from the taxpayer, and/fax to the Georgia Department of Revenue, as indicated on the form. Upon receipt of completed Form, you will be established for EFT payments beginning with your next scheduled estimated payment.

Approximately 7 to 10 days after GA EFT receives your Taxpayer Registration/ Authorization Form, you will receive detailed instructions for making these EFT payments. Your Touch-tone/Operator instructions will be sent to the address listed on item #2 of the Taxpayer Registration/Authorization Form.



**INSTRUCTIONS FOR COMPLETING THE
TAXPAYER REGISTRATION/AUTHORIZATION FORM (EFT-001)**

1. Taxpayer Name: The name of the individual, business or government entity making payment.
2. E-mail Address:
3. Address: The address to which all correspondence regarding EFT should be mailed.
4. State Taxpayer ID#: The unique number identifying taxpayers to a State agency tax ID number, the preprinted number on business returns.
5. Type of Tax Payment: The tax type being paid such as sales tax, with holding, motor fuel distributor, corporate estimated tax, individual estimated income tax, etc.
6. 1st Contact Person: The name, title, phone/fax number of the primary person who should be contacted in the event of a problem/error with an electronic funds transfer and to whom all correspondence regarding EFT payment should be mailed.
7. 2nd Contact Person: Any additional contact person information (name, title, phone/ fax number.)
8. Type of EFT (ACH DEBIT): This is the pre-authorized withdrawal of funds from the taxpayer's designated bank account.

Bank Name, Mailing Address, and City/State/Zip: The name and city/state of the bank from which funds should be withdrawn.
Transit/Routing Number: The 9-digit transit/routing number of the bank from which funds should be withdrawn
Bank Account Number: The account number from which funds should be written. (day/night phone number and fax number).
Checking or Savings Account (check one).
9. Bank Contact Person: Bank contact person for ACH Debit Accounts and his/her Title and phone number.
10. Method of Transmittal: (check one option for debit method of EFT) "Touch Tone" refers to using a touch tone telephone to communicate payment information.
11. Signature Title of person authorizing the transfer of monies through the ACH System and date. (The person with the authority to sign checks on your account should be the one/ones signing the Registration/Authorization form).